

### **REMARKS**

In view of the above amendments and remarks to follow, reconsideration and allowance of this application are respectfully requested.

Claims 1, 14 and 25 have been amended.

Claims 1-10, 12-17, 20 and 24-28 and 31 were rejected under 35 U.S.C. 103(a) as being unpatentable over Gallagher, et al. (US Patent 7,120,608) ("Gallagher") in view of Ito, et al. (US Patent 6,039,250) ("Ito"). Claims 11, 18, 19, 21-23, 29 and 30 were rejected under 35 U.S.C. 103(a) as being unpatentable over Gallagher in view of Ito and further in view of Ranjan (US Publ. 2002/0029193). Claims 32 and 33 were rejected under 35 U.S.C. 103(a) as being unpatentable over Gallagher in view of Ito and further in view of Jennings, et al. (US Patent 5,659,165) ("Jennings"). Applicant has amended independent claims 1, 14 and 25 to more clearly define the present invention and with respect to these claims, and their dependent claims, the Examiner's rejection are respectfully traversed.

Independent claim 1 has been amended to recite "said customer entering transaction data into said data-input document to record information corresponding to a specific money-transfer transaction between said customer and said beneficiary, said information including."

Furthermore, claim 1 has been amended to recite the money-transfer system "generating a unique fund-pick-up code corresponding to said specific money-transfer transaction; and providing said customer with a said unique fund-pick-up code" and "said customer subsequently providing said beneficiary with said unique fund-pick-up code." Independent claims 14 and 25 have been similarly amended.

The method recited in amended claim 1 is not taught or suggested in the cited art. In the Office Action, the Examiner asserts that Gallagher alone teaches all of the claim elements except a unique pick-up code. However, the Examiner argues that Gallagher teaches a confirmatory query which arguably itself would be a unique pick-up code. Moreover, the Examiner argues that Ito teaches a security key that is a password between a remitter and a receptor and that a third party would not have access to.

Applicant has reviewed the Gallagher and Ito references and believes that neither of these references, alone or in combination, teaches or suggests a unique fund-pick code corresponding to a specific money-transfer transaction between a customer and a beneficiary initially generated and given to the customer by a money-transfer company and subsequently provided to the beneficiary by the customer. In accordance with the invention, a non-obvious additional layer of security and control are provided to a customer transferring funds to a beneficiary at a remote location that is not present in either of the cited references, as discussed below.

Gallagher, as previously discussed in detail, discloses an Internet based system for effecting online financial transactions including a send money transaction between a payor and a payee (Col. 7, lines 20-30). As shown in Fig. 3, Gallagher discloses the payor selecting an optional confirmation feature while entering information relevant to a send money transaction into an online form (Col. 7, lines 48-51). If the confirmation feature is selected, the payor must provide the system an identification query to be answered by the payee. The system supplies the payee with a link to an electronic document relating to the send money transaction and including the identification query (Col. 8, lines 5-8). Once the payee responds to the query, the payor is

notified of the payee's response and, if the payor is satisfied with the payee's response, the payor responds to the system with his decision to accept the payee's response and his confirmation that the system should proceed with the transfer of money to the payee's account (Col. 8, lines 35-38).

Therefore, Gallagher discloses the payor generating a confirmation query which is then supplied to the payee by the system using a link to an electronic document relating to the send money transaction. However, Gallagher does not disclose the confirmation query being generated by the system and subsequently being provided by the system to payor. Rather, Gallagher teaches the payor generating the confirmation query and the system subsequently providing the generated confirmation query to the beneficiary. Moreover, Gallagher does not disclose the payor generating a confirmation query that corresponds to a specific transaction between the payor and the payee. Rather, Gallagher discloses a single confirmation query that may be used multiple times for multiple transactions between the payor and multiple payees. Therefore, Gallagher does not teach or suggest a unique fund-pick code corresponding to a specific money-transfer transaction between a customer and a beneficiary initially generated and given to the customer by a money-transfer company and subsequently provided to the beneficiary by the customer as recited in amended claim 1.

Ito also does not disclose the aforementioned limitations missing from Gallagher. Ito, as shown in Fig. 1, discloses an electronic money sending system comprising a communication network 14 connecting a first information processing unit 1 corresponding to a remitter, a second information unit 2 corresponding to a receptor and a money server 3 (Col. 3, lines 28-33). As shown in Fig. 5, Ito discloses a remittance standby request 501 transmitted from the remitter's

information processing unit 1 including a security key 505. Similarly, as shown in Fig. 8, a separate remittance standby request 801 transmitted from the receptor's information processing unit 2 includes a separate security key 804. Ito disclose both security keys 505 and 804 being either a password used between the remitter and the receptor or a cipher key in case a transaction performed under encipherment (Col. 4, lines 51-56). Once the money server 3 has received the remittance standby requests 501 and 801 from both the remitter and the receptor, the money server 3 collates the information within the remittance standby requests and decides if it is proper to remit or not (Col. 5, lines 41-43).

Therefore, in the case that the security key is a password used between the remitter and the receptor, Ito discloses a security key that is generated by the remitter and is subsequently shared with the receptor. However, Ito does not disclose the security key being generated by the money server and the money server subsequently providing the generated security key to the remitter. Rather, Ito discloses both the remitter and the receptor providing the security key to the money server for the first time when a remittance standby request is transmitted to the money server. Moreover, Ito does not disclose the generated security key being a unique security key corresponding to a specific money-transfer transaction. Rather, since each remitter controls the generation of security keys, the same security key may be used by a single remitter for a multiple transactions and the same security key may be used by different remitters for different transactions.

In the case that the security key is a cipher key, Ito discloses a cipher key that is generated by the first and second information processing units whenever they transmit a remittance standby request to the money server. The generated cipher key is used to encode a remittance standby


request that is to be transmitted to the money server. The same cipher key is subsequently used by the money server to decode the transmitted remittance standby request. However, Ito does not disclose the cipher key being generated by the money server and the money server subsequently providing the generated cipher key to the remitter. Rather, Ito discloses the remitter and the receptor each providing different cipher keys to the money server each time a remittance standby request is transmitted to the money server. Moreover, Ito does not disclose any of the generated cipher key being a unique security key corresponding to a specific money-transfer transaction. Rather, each generated cipher key, by necessity, must corresponds to a single transmission of a remittance standby request from an information processing units to the money server.

Accordingly, Gallagher and Ito, individually or in combination, do not teach or suggest a unique fund-pick code corresponding to a specific money-transfer transaction between a customer and a beneficiary initially generated and given to the customer by a money-transfer company and subsequently provided to the beneficiary by the customer as recited in amended claims 1, 14 and 25.

In view of the foregoing, Gallagher in combination with Ito does not result in or make obvious the present invention, as recited in independent claims 1, 14 and 25. Moreover, the Ranjan and Jennings references do not add anything to change this conclusion. It is therefore requested that the rejection of claims 1, 14 and 25, and the claims dependent thereon, be withdrawn.

In light of the foregoing amendments and remarks, reconsideration and allowance of this application is respectfully requested.

Respectfully submitted,

By:   
Mark Montague  
Reg. No. 36,612

COWAN, LIEBOWITZ & LATMAN, P.C  
1133 Avenue of the Americas  
New York, New York 10036-6799  
(212) 790-9200